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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 In re application of: Tara Chand Singhal)
Serial No: 10/046,834) Art Unit
Filed: 01/15/2002) 3628
10 For: A PRIVATE AND SECURE)
PAYMENT SYSTEM)
Examiner: OYEBISI, OJO O.)
15 Attorney Docket: 11195.37)

20 **AMENDMENT AND RESPONSE TO**
NOTICE of Non-Compliant Amendment dated 10-24-2008

Commissioner for Patents
P O Box 1450, Alexandria, VA 22313-1450

25 Sir:

This amendment and response is to the Notice of Non-Compliant Amendment dated 10-24-2008. This amendment and response is timely filed within the statutory period of one month of the Notice date. Both the claims section and remarks section have been
30 amended to correctly identify claim numbering and claim status. Please amend the above-captioned patent application as set forth below.

The Application, as amended, is believed to be in condition for allowance. Accordingly, reexamination, reconsideration and allowance of all pending claims are respectfully requested.

35 **CERTIFICATE OF MAILING UNDER 37 CFR §1.8**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: Commissioner for Patents, P O Box 1450, Alexandria, VA 22313-1450, on 11/3/2008 by
40 *T. Singhal* TARA CHAND SINGHAL, Applicant